Benefits of the First American Title

EAGLE LOAN POLICY vs. STANDARD ALTA POLICY

The First American Title Eagle Loan Policy jacket provides the broadest, most comprehensive coverage policy jacket available*, affording lenders with the superb protection of a 2006 ALTA Loan Policy plus many new coverages and valuable protections.

The Eagle Loan Policy (for one-to-four family residential properties) benefits lenders by including many of the coverages and other policy features lenders often had to ask for by endorsement, as well as many new and expanded coverages. All of this in addition to the legal defense benefit always provided by title insurance, which, in the event of a covered claim, affords protection to the lender without reducing the policy amount.

For the title insurance protection you need, ask for the most far-reaching, endorsement-inclusive policy in the industry – the First American Eagle Loan Policy.

Comparison of Residential Loan Policy Coverages	Standard ALTA	Eagle
Protection in the Future and Expanded Coverage		
Forgery	NO	YES
Encroachments	NO	YES
Mechanic's Liens	NO	YES
Violations of Restrictions	NO	YES
Structural Damage from Mineral Extractions	NO	YES
New and Expanded Coverage		
Building Permit Violations	NO	YES
Zoning Violations	NO	YES
Failure of Land to Contain Improvements	NO	YES
Street Address Inconsistency	NO	YES
Post-Policy Encroachments Over Easements or Setback Lines	NO	YES
Supplemental Real Estate Tax Coverage	NO	YES
Usury Law Violations	NO	YES
Automatic Coverage		
ALTA 4-06 or 4.1-06 Condominium Endorsement	NO	YES
ALTA 5-06 or 5.1-06 Planned Unit Endorsement	NO	YES
ALTA 6-06 Adjustable Rate Endorsement	NO	YES
ALTA 6.2-06 Negative Amortization Endorsement	NO	YES
ALTA 8.1-06 Environmental Liens Endorsement	NO	YES
ALTA 9-06 Restrictions, Encroachments, Minerals Endorsement	NO	YES
25% Automatic Increase In Coverage	NO	YES

Enter name here
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***This is not a complete list of coverages available.**
***All coverages are subject to special exceptions set forth in the policy.**
***Available coverages may vary by jurisdiction, endorsement selection and exceptions in policy.**

As with any insurance contract, the insuring provisions express the coverage afforded by the title insurance policy and there are exceptions, exclusions and conditions to coverage that limit or narrow the coverage afforded by the policy. Also, some coverage may not be available in a particular area or transaction due to legal, regulatory, or underwriting considerations. Please contact a First American representative for further information. The services described above are typical basic services. The services provided to you may be different due to the specifics of your transaction or the location of the real property involved. Available coverages may vary by jurisdiction, endorsement selection and exceptions in policy.

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